

Information to identify the case:

Debtor 1	<u>Amy Lynn Wagner</u>	Social Security number or ITIN	xxx-xx-3790
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	23-21763-CMB		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Amy Lynn Wagner

8/28/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Amy Lynn Wagner
Debtor

Case No. 23-21763-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 28, 2024

User: auto
Form ID: 318

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2024:

Recip ID	Recipient Name and Address
db	+ Amy Lynn Wagner, 110 Station Street, Bulger, PA 15019-2020
15629913	+ Alleghney Health Network, 117-11 Myrtle Avenue, Richmond Hill, NY 11418-1751
15629917	+ Cera Lippert, 2914 Linda Way, Steubenville, OH 43952-2455
15629920	Cornerstone Care, 7 Glassworks Road, Greensboro, PA 15338-9507
15629922	+ Eugene Licker, Esquire, Ballard Spahr LLP, 1675 Broadway - 19th Floor, New York, NY 10019-7759
15629926	HVMG, PO box 536589, Pittsburgh, PA 15253-5907
15629932	Mifsud Law Office, 6305 Emerald Parkway, Anderson, IN 46016
15629934	+ Paul F. Millen, Esquire, 990 Stewart St - Ste 300, Garden City, NY 11530-9882
15629936	+ Reliance First Capital LLC, 201 Old Country Road - Ste 205, Melville, NY 11747-2731
15629944	+ Timothy Wagner, 110 Station St, Bulger, PA 15019-2020

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 29 2024 03:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 29 2024 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Aug 29 2024 03:52:00	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 28 2024 23:59:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15629912	+ Email/Text: amscbankruptcy@adt.com	Aug 29 2024 00:01:00	ADT Security Services, 3190 South Vaughn Way, Aurora, CO 80014-3541
15648208	+ EDI: BASSASSOC.COM	Aug 29 2024 03:52:00	Accelerated Inventory Mgt. LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
15629914	+ EDI: CITICORP	Aug 29 2024 03:52:00	Amex/CBNA, PO Box 6789, Sioux Falls, SD 57117-6789
15629916	+ EDI: CITICORP	Aug 29 2024 03:52:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15629915	+ EDI: CAPITALONE.COM	Aug 29 2024 03:52:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
15632498	EDI: CAPITALONE.COM	Aug 29 2024 03:52:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15629918	+ EDI: CITICORP		

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		Aug 29 2024 03:52:00	Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241
15636940	EDI: CITICORP	Aug 29 2024 03:52:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15629919	+ Email/Text: bankruptcy@clearviewfcu.org	Aug 29 2024 00:00:00	Clearview Federal CU, 8805 University Blvd, Coraopolis, PA 15108-4212
15803230	+ Email/Text: bankruptcy@clearviewfcu.org	Aug 29 2024 00:00:00	Clearview Federal Credit Union, Attn: Bankruptcy, 8805 University Blvd, Moon Twp, PA 15108-4212
15629921	EDI: DISCOVER	Aug 29 2024 03:52:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
15631325	EDI: DISCOVER	Aug 29 2024 03:52:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15629923	Email/Text: eblymiller@fidelitycollections.com	Aug 28 2024 23:59:00	Fidelity National Collections, 885 S Sawburg Ave - Ste 103, Alliance, OH 44601-5905
15632507	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Aug 28 2024 23:59:00	Firstmark Services, PO Box 82522, Lincoln, NE 68501
15629924	+ Email/Text: FirstmarkAccountMa@firstmarkservices.com	Aug 28 2024 23:59:00	FirstMark Services Trust, 121 South 13th St, Lincoln, NE 68508-1904
15629925	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 28 2024 23:59:00	Freedom Mortgage Corp, 951 W Yamato Rd - Ste 175, Boca Raton, FL 33431-4444
15648198	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 28 2024 23:59:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
15629927	+ EDI: IRS.COM	Aug 29 2024 03:52:00	IRS, Department of Tresury, PO Box 7346, Philadelphia, PA 19101-7346
15650954	EDI: JEFFERSONCAP.COM	Aug 29 2024 03:52:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15629928	EDI: JPMORGANCHASE	Aug 29 2024 03:52:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15637106	+ Email/Text: RASEBN@raslg.com	Aug 28 2024 23:59:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15629930	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 28 2024 23:59:00	Kohls/CapOne, PO Box 3115, Milwaukee, WI 53201-3115
15644376	Email/PDF: resurgentbknofications@resurgent.com	Aug 29 2024 00:16:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15629931	+ EDI: LENDNGCLUB	Aug 29 2024 03:52:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
15648440	+ EDI: LENDNGCLUB	Aug 29 2024 03:52:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
15643815	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 29 2024 00:00:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15650623	+ EDI: JEFFERSONCAP.COM	Aug 29 2024 03:52:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
15629933	+ Email/Text: bnc@nordstrom.com	Aug 28 2024 23:59:56	Nordstrom/TD Bank USA, 13531 E Caley Ave, Englewood, CO 80111-6504
15650589	EDI: PRA.COM	Aug 29 2024 03:52:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15636989	+ EDI: PENNDEPTREV	Aug 29 2024 03:52:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA

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15636989	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 29 2024 00:00:00	17128-0946 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
15629935	^ MEBN	Aug 28 2024 23:55:08	Prosper Marketplace Inc., 221 Main St, Suite 300, San Francisco, CA 94105-1909
15629937	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 29 2024 00:27:06	Resurgent/LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
15629939	+ EDI: SYNC	Aug 29 2024 03:52:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
15629940	EDI: SYNC	Aug 29 2024 03:52:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
15629941	+ EDI: SYNC	Aug 29 2024 03:52:00	SYNCB/Lowe's, PO Box 965005, Orlando, FL 32896-5005
15629942	+ EDI: SYNC	Aug 29 2024 03:52:00	SYNCB/PPC, PO Box 530975, Orlando, FL 32896-0001
15629943	+ EDI: Q3GTBI	Aug 29 2024 03:52:00	The Bureaus Inc, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
15629945	+ EDI: WFFC2	Aug 29 2024 03:52:00	WF Crd Svc, PO Box 14517, Des Moines, IA 50306-3517
15644469	EDI: WFFC2	Aug 29 2024 03:52:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 44			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15629929		Kayla Vicini, Address Unknown
15629938		Steven Diomataris, Address Unknown
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15637107	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2024 at the address(es) listed below:

District/off: 0315-2

User: auto

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Name	Email Address
Brent J. Lemon	on behalf of Creditor Freedom Mortgage Corporation blemon@kmlawgroup.com lemondropper75@hotmail.com
Charles Laputka	on behalf of Debtor Amy Lynn Wagner claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Pamela J. Wilson	pwilson@pjwlaw.net pwilson@ecf.axosfs.com
Ryan Starks	on behalf of Creditor Freedom Mortgage Corporation Ryan.Starks@brockandscott.com wbecf@brockandscott.com

TOTAL: 6